



## 2016 Group Insurance Deduction Form For 10-Month Employees

**Deadline for form to be received: Friday, October 16, 2015 at 5:00 pm ET**

Group insurance premiums for employees who work on a 10-month basis are automatically deducted over a 10-month period (21 pay periods) unless an election is made during Open Enrollment to have premiums deducted on a 12-month (26 pay periods) basis.

Employees who maintain premiums over the 10-month period generally do not need to worry about making separate payments or using paid leave to cover their premiums during the months in which they do not work or receive a paycheck. Deductions are prorated and compressed into 10 months instead of being spread out over 12 months. While deductions per paycheck are higher, the total amount paid in premiums for the plan year is the same as if deductions were taken over a 12-month period. For a copy of the 10-month rates, visit the Open Enrollment Home Page at [www.montgomerycountymd.gov/OE](http://www.montgomerycountymd.gov/OE).

If you are a 10-month employee and would like to elect a different payment basis for 2016, please complete the following information and return it to the OHR Health Insurance Team as specified below.

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***I am a 10-month employee; I elect to change how I currently pay my group insurance premiums:***

- ☐ I want to pay my 2016 premiums over a 10-month period (21 pay periods)
- ☐ I want to pay my 2016 premiums over a 12-month period (26 pay periods)

*I understand that this election is irrevocable for calendar year 2016. I also understand that I will receive a monthly invoice during the months in which I do not work/receive a paycheck. If the amounts due are not paid, then I understand that the County's payroll system will deduct additional dollar amounts to pay off my amounts owed when I return to work.*

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Employee ID: \_\_\_\_\_  
(ID number is on your paycheck)

**Please return via mail or fax to:**

Office of Human Resources - Health Insurance Team  
101 Monroe Street, 7<sup>th</sup> Floor  
Rockville, MD 20850  
Fax: 240-777-5131

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